
Deceptive offers and solicitations are pitched to cause a consumer to buy or give on impulse. When the terms of such deceptive contracts are clearly understood, most consumers simply walk away. You can minimize the likelihood of being taken in by a deceptive offer or solicitation by asking the right questions up front. So don't be bullied, cowed or stampeded into making a purchase or donation you will later regret. Instead take the time to ask some or all of the following questions, along with a few of your own.

1. "HOW CAN IT BE FREE IF I HAVE TO PAY MONEY TO GET IT?"

Use this line when asked to pay money to receive a gift, to wire transfer money to become a millionaire, or to come up with dollars to be eligible for a "prize." If you have to pay, it is not free. Requests to wire money or to pay "fees," "taxes" or other costs in advance should also be red flags.

2. "NO, THANKS. I'LL JUST KEEP MY NAME, ADDRESS AND PHONE NUMBER TO MYSELF."

Stuffing your personal information into a "win something" box, typing it into a computer screen, or sending it away for a sweepstakes can have many unintended consequences, such as telemarketer calls, junk mail and even visits from dubious charities.

3. "HOW DO I KNOW YOU WON'T JUST TAKE MY MONEY AND RUN?"

Ask this question when you are asked to send money to a long-distance merchant before the merchant will send the product; to pay in advance for home repairs when the repairman is not local; and to buy most anything off of the Internet. If the question is poorly answered ("just trust me"), then it is best to deal locally instead. A money-back guarantee is difficult to enforce from afar.

4. "IF I CANNOT THINK ABOUT IT OVERNIGHT, I DO NOT WANT IT."

"One-day-only" offers ask you to make an impulse purchase before you can compare prices or ask family and friends for advice. It is almost always the hallmark of a bad deal.

5. "CAN I HAVE THAT IN WRITING?"

A reputable merchant will gladly put any terms offered in writing. Written terms, be it in real estate, auto repair or business agreements, protect both parties. Take the time to read the fine print and ask for an explanation if you do not understand. A written contract is a powerful note, for good or for ill, so do not sign one unless you plan to abide by all of its terms.

6. "HOW DO I KNOW YOU ARE WHO YOU SAY YOU ARE?"

It is easy to pretend to be someone else on the telephone, on the Internet, or when going door-to-door. Unless people can prove they are who they say they are, or are with the business or charity they claim to be representing, assume they are scam artists.

7. "YOU WANT ME TO GIVE YOU WHAT?"

You would not give a complete stranger the key to your house. Do not give a complete stranger the keys to your checking account, credit cards or Social Security number.

8. "WHO DO I KNOW THAT ENDORSES YOU?"

The most dubious charities usually have only a few people listed in their literature. "Get-rich-quick" scams usually follow this same pattern. Search for someone you know and/or respect on the letterhead, and, if you can't find a familiar name, be wary. Anyone can claim success, and deceptive businesses have no problem advancing false claims.

9. "WHAT WILL YOU DO WITH MY MONEY?"

See what the Kansas Secretary of State reports on charities by calling (785) 296-4565 or visiting www.kscharitycheck.org. The Better Business Bureau maintains a national database at www.give.org. If the charity seeking a donation does not appear on these sites and does not pass question eight above, be wary of entrusting it with your money.

10. "LET'S JUST TRY IT FOR ONE YEAR AND THEN RE-EVALUATE."

Beware of long-term commitments, especially in contracts for services (health clubs, buyers' clubs, alarm services, vacation hotspots, etc.). Contracts without cancellation clauses or with automatic renewals may haunt you for decades.

WE INVITE YOU TO USE THE CONSUMER INFOLINE

Please remember this sure thing: Preventing fraud is always more effective than trying to repair the damage done by fraud. Your constant vigilance as a consumer guards not only you and yours, but also our entire Kansas community. Please stand with Attorney General Phill Kline in warning fellow Kansans about the harm inherent in deceptive marketing. Stay up on the latest scams and frauds in Kansas by calling the Consumer Protection Division's Consumer Infoline at (785) 296-2424.



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AVOIDING RIP-OFFS AND SALES SCAMS

A TOP-10 LIST OF THINGS TO SAY



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